

EXHIBIT

J

RENEWAL

AMERICAN SECURITY INSURANCE COMPANYA Stock Insurance Company • Home Office: Wilmington, DE
PO BOX 50355 ATLANTA, GEORGIA 30302POLICY NUMBER:
FLR2105426384

Major	PMS Account Code
08693	

**RESIDENTIAL PROPERTY
EXCESS FLOOD COVERAGE
ADDITIONAL INSURED ENDORSEMENT**LOAN
NUMBER 0012049227

ADDITIONAL INSURED - NAME AND ADDRESS (Street No., City, State, Zip):

JAMES EDWARD RICHARDS
CINDY L RICHARDS
P O BOX 349
DILLONVALE, OH 43917

NAMED INSURED MORTGAGEE - Name and Address:

RBS CITIZENS, N.A.
ISAOA, ATIMA
P O BOX 202060
FLORENCE, SC 29502-2060

POLICY PERIOD	COVERAGE	AMOUNT OF INSURANCE	PREMIUM
EFFECTIVE TIME 12:01 AM	Building Property	\$123,347	\$1,110.00
12 months from 01/21/2012 to 01/21/2013	ICC Coverage	\$30,000	Included
DESCRIBED LOCATION: 107 WATSON ST DILLONVALE, OH 43917			
Flood Zone: A6		ANNUAL PREMIUM AMOUNT	\$1,110.00
Rate Group:		ANNUAL TOTAL CHARGED	\$1,110.00
FORMS AND ENDORSEMENTS ATTACHED AT TIME OF ISSUE: MSP-RFL-J (06-09),MSP-RFL-POL (06-09),MSP-RCFL-END-OH(10-10),MSP-RCFL-EXC-END (06-09)			

Subject to the terms and provisions of the Mortgage Service Program Residential Property Flood Policy form attached hereto, it is agreed that the insurance applies to the property described above and to any person shown as an Additional Insured with respect to such property, subject to the following additional provisions:

- The above Named Insured Mortgagee is authorized to act for such Additional Insured(s) in all matters pertaining to this insurance including receipt of Notice of Cancellation, and return premium, if any.
- The Named Insured Mortgagee is authorized to advance all funds to be recovered from the Additional Insured(s) for the insurance afforded.
- Loss, if any, shall be adjusted with and payable to the above Named Insured Mortgagee, and the Additional Insured(s) as their interests may appear, either by a single instrument so worded or by separate instruments payable respectively to the Named Insured Mortgagee and the Additional Insured, at the company's option.

DEDUCTIBLE

For all perils, the sum of \$750 shall be deducted from the amount which would otherwise be recoverable for each loss separately occurring. This deductible shall apply separately to each building or structure.

THIS POLICY ONLY COVERS BUILDINGS AND STRUCTURES. IT DOES NOT COVER YOUR CONTENTS OR PERSONAL PROPERTY. THIS POLICY IS A LEGAL CONTRACT BETWEEN THE COMPANY AND YOU.

CLAIMS INFORMATION ONLY
1-800-326-2845ALL OTHER INQUIRIES
1-866-826-4904

02/06/2012

Issue Date

Authorized Representative